

Exhibit 14

Ne i l T r a n t u m

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<div>Page 1</div> <div>1 UNITED STATES DISTRICT COURT</div> <div>2 EASTERN DISTRICT OF NEW YORK</div> <div>3 Action No: 05cv4622(DGT) (MDG)</div> <div>4 -----</div> <div>5 TZVI WEISS, et al,</div> <div>6 Plaintiffs,</div> <div>7 against</div> <div>8 NATIONAL WESTMINSTER BANK, PLC.,</div> <div>9 Defendant.</div> <div>10 -----</div> <div>11 NATAN APPLEBAUM, et al.,</div> <div>12 Plaintiffs,</div> <div>13 against</div> <div>14 NATIONAL WESTMINSTER BANK, PLC.,</div> <div>15 Defendant.</div> <div>16</div> <div>17 VIDEOTAPED DEPOSITION OF NEIL TRANTUM</div> <div>18 Tuesday 13 July 2010</div> <div>19 At: 10:00 am</div> <div>20 Taken at:</div> <div>21 Cleary, Gottlieb, Steen & Hamilton LLP</div> <div>22 55 Basinghall Street, London</div> <div>23 United Kingdom</div> <div>24</div> <div>25 HIGHLY CONFIDENTIAL 2</div>	<div>Page 3</div> <div>1</div> <div>2 Also Present:</div> <div>3 EXAMINER: ADRIAN HUGHES</div> <div>4</div> <div>5 COURT REPORTER:</div> <div>6 AILSA WILLIAMS</div> <div>7 European Deposition Services</div> <div>8 59 Chesson Rd</div> <div>9 London, W14 9QS</div> <div>10</div> <div>11 Telephone: 44 (020) 7385 0077</div> <div>12</div> <div>13 VIDEOGRAPHER: DAVID ROSS</div> <div>14</div> <div>15</div> <div>16</div> <div>17</div> <div>18</div> <div>19</div> <div>20</div> <div>21</div> <div>22</div> <div>23</div> <div>24</div> <div>25</div>
<div>Page 2</div> <div>1 A P P E A R A N C E S</div> <div>2 For Plaintiff Trvi Weiss:</div> <div>3 STEPHEN SCHWARTZ, ESQ.</div> <div>4 Kohn, Swift & Graf PC</div> <div>5 One South Broad Street, Suite 2100</div> <div>6 Philadelphia, Pennsylvania 19107-3304</div> <div>7 Tel: 419 246 0528</div> <div>8</div> <div>9 For Plaintiff Natan Applebaum:</div> <div>10 MARK WERBNER</div> <div>11 Sayles & Werbner</div> <div>12 4400 Renaissance Tower</div> <div>13 1201 Elm St.</div> <div>14 Dallas, Texas 75270</div> <div>15 Tel: 214 939 8763</div> <div>16</div> <div>17 For Plaintiff Trvi Weiss:</div> <div>18 AITAN GOELMAN</div> <div>19 Zuckerman Spaeder LLP</div> <div>20 1800 M Street, NW, Suite 1000</div> <div>21 Washington, DC 20036-5807</div> <div>22 Tel: 202 778 1996</div> <div>23</div> <div>24 For the Plaintiffs:</div> <div>25 STEPHEN LOBEL and HANNAH GRAV</div> <div>Finers, Stephens & Innocent LLP</div> <div>For Defendant National Westminster Bank, PLC:</div> <div>JONATHAN I. BLACOMAN ESQ. and SUE. H. RHEE</div> <div>Cleary, Gottlieb, Steen & Hamilton LLP</div> <div>One Liberty Plaza</div> <div>New York, NY 10006-1470</div> <div>Tel: 212 225 2000</div> <div>25 HIGHLY CONFIDENTIAL 3</div>	<div>Page 4</div> <div>1 NEIL TRANTUM7</div> <div>2 DIRECT EXAMINATION BY MR.7</div> <div>3 GOELMAN:</div> <div>4 INDEX OF EXHIBITS</div> <div>5 Trantum 1 NW21212454</div> <div>6 Trantum 2 NW008356-36657</div> <div>7 Trantum 3 NW191801-80663</div> <div>8 Trantum 4 NW01295275</div> <div>9 Trantum 5 NW008374-38078</div> <div>10 Trantum 6 NW008412-42082</div> <div>11 Trantum 7 NW088194-9793</div> <div>12 Trantum 8 NW051130-36101</div> <div>13 Trantum 9 NW000149-164113</div> <div>14 Trantum 10 NW014025-36118</div> <div>15 Trantum 11 NW012925-38118</div> <div>16 Trantum 12 NW196915-932128</div> <div>17 Trantum 13 NW190202-205132</div> <div>18 Trantum 14 NW180856-57135</div> <div>19 Trantum 15 NW180811-815135</div> <div>20</div> <div>21</div> <div>22</div> <div>23</div> <div>24</div> <div>25</div>

<p>Page 141</p> <p>1 MR. BLACKMAN: Objection, form of the</p> <p>2 question. Vague as to what "legitimate" means. You can</p> <p>3 answer.</p> <p>4 A. The reputational risk would be more about</p> <p>5 if you left it open; that would be the more likely</p> <p>6 reputational risk you would be concerned about.</p> <p>7 Q. This says "the reputational risk of</p> <p>8 closure"?</p> <p>9 A. This is very unusual. I was not aware of</p> <p>10 this, but the fact is that I am not aware of this coming</p> <p>11 up hardly at all.</p> <p>12 Q. So in your experience reputational risk</p> <p>13 militates in favor of closure, not in favor of keeping</p> <p>14 an account open?</p> <p>15 A. What I am saying is when you are</p> <p>16 considering whether to close an account, the</p> <p>17 reputational risk is normally around keeping it open,</p> <p>18 not what is the reputational risk if you close it.</p> <p>19 There are some instances where that happens, like</p> <p>20 Huntington Life Sciences, for instance, whichever way</p> <p>21 you go you have got a reputational risk.</p> <p>22 Q. What is Huntingdon Life Sciences?</p> <p>23 A. Knew you were going to ask that.</p> <p>24 Q. Sorry.</p> <p>25 A. They do experiments on animals.</p>	<p>Page 143</p> <p>1 would not want to be involved in it, ethically or</p> <p>2 reputationally.</p> <p>3 Q. Okay. So in addition to you would not</p> <p>4 have done it, you also don't ever remember it being</p> <p>5 questioned in a terrorist financing case where -- I am</p> <p>6 sorry, I have to finish my question -- in a case where</p> <p>7 there is potential terrorist financing, you never</p> <p>8 remember there being an issue of what are the</p> <p>9 reputational risks of closure?</p> <p>10 MR. BLACKMAN: Object to the form of the</p> <p>11 question because you stuck in, quite deliberately, the</p> <p>12 word "potential". The witness' testimony was about</p> <p>13 knowing about terror financing. You have now switched</p> <p>14 it to "potential", and that is a very different thing,</p> <p>15 as you well know. So I object to the form of the</p> <p>16 question, it lacks foundation, it is deliberately</p> <p>17 misleading. You may answer.</p> <p>18 A. I think Mr. Blackman made the point I was</p> <p>19 going to make. If you have got a higher degree of</p> <p>20 suspicion that it is close to being more positive, then</p> <p>21 you would not want to be involved. Where your suspicion</p> <p>22 is very tenuous, then it is more difficult.</p> <p>23 Q. Okay. Well, is it a legitimate concern --</p> <p>24 is reputational risk of closure a legitimate concern if</p> <p>25 your suspicion is tenuous, as opposed to a higher degree</p>
<p>Page 142</p> <p>1 Q. It is an animal cruelty issue?</p> <p>2 A. Yes. So if you keep the account open</p> <p>3 because they are not doing anything wrong, you have got</p> <p>4 all the demonstrators trying to get other people to</p> <p>5 boycott banking with you, et cetera, et cetera, whereas,</p> <p>6 if you close it, the customer has not done anything</p> <p>7 wrong, he is within the law, but is it ethically right,</p> <p>8 and a whole bunch of other customers saying: "We don't</p> <p>9 want to bank with you." You cannot win whichever way</p> <p>10 you go, unless you have got, you know, a policy that you</p> <p>11 are public about.</p> <p>12 Q. So in terms of terror financing, were you</p> <p>13 ever part of or ever aware of any discussions in the</p> <p>14 bank about a reputational risk of "If we close this</p> <p>15 account because of potential terrorist financing we</p> <p>16 could be risking reputational damage"?</p> <p>17 A. To be really clear here, we would never</p> <p>18 have had that discussion. If we thought terrorist</p> <p>19 finance was going on, it would have just been closed.</p> <p>20 It would not have been: "Let's have a think about what</p> <p>21 the risks are from a reputational point of view."</p> <p>22 Q. Why is that?</p> <p>23 A. Because, you know, the terrorist finance,</p> <p>24 you cannot be doing it anyway, knowingly, and the risks</p> <p>25 if you do end up doing it are just catastrophic and you</p>	<p>Page 144</p> <p>1 of certainty?</p> <p>2 A. I want to make sure I have got that the</p> <p>3 right way, what you are asking me.</p> <p>4 Q. You distinguished between -- I think Mr.</p> <p>5 Blackman made the point I was going to make. You said:</p> <p>6 "If you have got a higher degree of suspicion that is</p> <p>7 close to being more positive, then you would not want to</p> <p>8 be involved. Where your suspicion is very tenuous, then</p> <p>9 it is more difficult". That is what you just testified</p> <p>10 to. My question is, is reputational risk of closing the</p> <p>11 account and being accused of some kind of bias, is that</p> <p>12 a legitimate concern in the second of those two</p> <p>13 categories, where it is more tenuous?</p> <p>14 A. It may be, given certain factors. You</p> <p>15 know, I think you would have to look at it on a case by</p> <p>16 case basis. What I don't want to do is make</p> <p>17 a generalization here. Because these type of things can</p> <p>18 be very different, one case to another, so I think you</p> <p>19 would have to look at the case on its merits, the risks</p> <p>20 involved.</p> <p>21 Q. Let me move away from the "would"</p> <p>22 question. And I think you may have kind of answered</p> <p>23 this. I just want to get a kind of clear answer.</p> <p>24 During your tenure at the bank, whether it was called</p> <p>25 NatWest or RBS, was there ever an occasion where</p>